

ABSTRACT

Terminals of individual registered members of service users 3 and service providers 4, and terminals of a hosting business association 2 are connected with a communication 5 mean 5, member information recording media 6 which can be attached to the terminals of the individual members are delivered, prescribed points are given to the service provider 4 when the service user 3 receives a service from the service provider 4, and a service is received, or an 10 article is purchased or lent based on point conversion according to the accumulated points.